

THEORY

sub
comprising:
a1
comprises persons

credit or debit card
and the privacy

check, and whe

credit or debit card
and the privacy

and the privacy
using the paym
merchant storag

to the consumer

the consumer w
consumer does

the consumer w
consumer does

1 9. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer would like to receive marketing material only from the bank that the consumer
3 does business with.

1 10. A method as in claim 1, wherein the privacy preference indicates that
2 the consumer does not want any marketing material.

1 11. A method for protecting consumer personal data, the method
2 comprising:
3 receiving in electronic form at a server computer a consumer's privacy
4 preference relating to business transactions;
5 saving the preference in a database;
6 receiving a request to send a mailing to the consumer;
7 accessing the database to determine the consumer's privacy preference; and
8 sending the mailing to the consumer only according to the consumer's privacy
9 preference.

1 12. A method as in claim 11, wherein the consumer's privacy preference
2 indicates that certain marketing material may be sent to the consumer, and wherein the
3 database is accessed to determine if the request may be fulfilled.

1 13. A method for protecting consumer personal data, the method
2 comprising:
3 providing the consumer with a payment instrument having stored thereon a
4 privacy preference;
5 reading the privacy preference from the negotiable instrument when making a
6 purchase at a merchant location;
7 saving the privacy preference in a merchant database; and
8 contacting the consumer only in accordance with the privacy preference.

1 14. A method as in claim 13, wherein the payment instrument comprises a
2 credit or debit card having a magnetic stripe, and wherein at least some of the personal data
3 ~~and the privacy preference are electronically stored on the magnetic stripe.~~

1 15. A method as in claim 13, wherein the payment instrument comprises a
2 check, and wherein the privacy preference is printed onto the check.

16. A method as in claim 13, wherein the payment instrument comprises a
2 credit or debit card with a processor and electronic memory, and wherein the personal data
3 ~~and the privacy preference are electronically stored in the memory.~~